

In the Claims:

1. (Amended) A method where a [promoter] merchant receives advertisements issued by a financial card institution as a means of full or partial compensation from [a] said financial card institution ~~product or service offering entity~~ for [each] financial card product or service account sign-ups of end users generated by said merchant using account applications for said account sign ups [promoter], comprising:
 - a. providing a computer readable file accessible by a financial card institution network comprising said advertisements for said merchant [promoter];
 - b. storing said computer readable file accessible by a financial card institution network on a computer readable medium;
 - c. providing a [promoter] merchant code that cross references said [promoter] merchant code to said advertisements associated with said account applications, wherein said advertisements on said computer readable file are accessible by a financial card institution network ~~information on a computer readable medium~~;
 - d. distributing said account applications comprising said merchant [promoter] code;
 - e. processing redeemed applications comprising said merchant [promoter] code;
 - f. establishing said accounts for said end users based on said processing of said redeemed account applications comprising said merchant [promoter] code;
 - and
 - g. issuing communications to said end users of said accounts, where said communications comprise said file information comprising said advertisements, as referenced by said promoter code information,

~~wherein said promoter (i) is not said offering entity, (ii) does not provide financial cards for purchase of products or services provided by said promoter, or (iii) does not co-brand a financial card with said offering entity. wherein said merchant does not co-brand a financial card with said financial card institution or wherein said merchant does not issue or sponsor a private label credit card.~~

2. (Canceled).

3. (Canceled).

4. (Canceled).

5. (Canceled).

6. (Canceled).

7. (Canceled).

8. (Canceled).

9. (Canceled).

10. (Canceled).

11. (Canceled).

12. (Canceled).

13. (Canceled).

14. (Amended) The method of claim 1, wherein said advertisements appear[s] in said communications for a time period set by said ~~offering entity~~ financial card institution.

15. (Amended) The method of claim 1, wherein said ~~offering entity~~ financial card institution charges fees to said merchant [promoter] for one selected from maintaining, accessing, or modifying said file information.

16. (Canceled).

17. (Canceled).

18. (Canceled).

19. (Canceled).

20. (Amended) The method of claim 1, wherein said [promoter] merchant can [may] add, modify, revise, or delete information that will appear in said communications.

21. to 42. (Canceled).

43. (Amended) A ~~system~~ financial card institution network for providing ~~where a promoter receives~~ advertisements for a merchant issued by a financial card institution as a means of full or partial compensation ~~from a product or service~~ ~~a of product or service offering entity~~ for [each] financial card product or service account sign-ups of end users generated by said merchant [promoter], comprising:

- i. a ~~system component~~ financial card institution network for providing a computer readable file comprising said advertisements for said merchant [promoter];
- ii. a ~~system component~~ financial card institution network for storing said computer readable file on a computer readable medium;
- iii. a ~~system component~~ financial card institution network for providing a [promoter] merchant code that cross references said [promoter] merchant code to said advertisements associated with said account applications, wherein said advertisements on said computer readable file information on a computer readable medium;
- iv. ~~a system~~ a financial card institution network for distributing said account applications comprising said merchant [promoter] code;
- v. a ~~system component~~ financial card institution network for processing redeemed applications comprising said merchant [promoter] code;
- vi. a ~~system component~~ financial card institution network for establishing said accounts for said end users based on said processing of said

redeemed account applications comprising said merchant [promoter]
code;

and

vii. a ~~system component~~ financial card institution network for issuing
communications to said end users of said accounts, where said
communications comprise [said file information comprising] said
advertisements, ~~as referenced by said promoter cod information,~~
~~wherein said promoter (i) is not said offering entity, (ii) does not provide financial cards for~~
~~purchase of products or services provided by said promoter, or (iii) does not co-brand a~~
~~financial card with said offering entity. wherein said merchant does not co-brand a financial~~
~~card with said financial card institution or wherein said merchant does not issue or sponsor a~~
private label credit card.

44. (Canceled).

45. (Canceled).

46. (Canceled).

47. (Canceled).

48. (Amended) The system of claim 43, wherein said advertisement appears in said
communications for a time period set by said ~~offering entity~~ financial card institution.

49. (Amended) The system of claim 43, wherein said ~~offering entity~~ financial card
institution charges fees to said [promoter] merchant for one selected from
maintaining, accessing, or modifying said file information.

50. (Amended)) The system of claim 43, wherein said [promoter] merchant can [may]
add, modify, revise, or delete information that will appear in said communications.